Nebraska: The Cost of Inaction

Nebraska Families Suffer

Nebraska insurance premiums skyrocket
- ✓ In 1996, family health insurance purchased through an employer cost $4,680.
- ✓ In 2006, the same family health insurance cost $10,777.
- ✓ By 2016, the same insurance is projected to cost $22,976, a 113 percent increase over 2006, which will consume 42 percent of projected Nebraska median family income.

More uninsured Nebraskans
- ✓ Every day, 40 Nebraskans lose their health insurance.
- ✓ During the last two years, 460,000 Nebraskans under age 65 went without health insurance for some time, which is 29.5 percent of the under 65 population.
- ✓ In 2007, 224,689 Nebraskans under age 65 were uninsured for the entire year, which is 14.4 percent of the under 65 population.

Nebraskans pay higher premiums due to the uninsured
- ✓ Nebraska families pay a "hidden tax" of $1,000 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market
- ✓ The two largest health insurance companies in Nebraska have a combined market share of 69 percent.

Nebraska Businesses Suffer

Fewer Nebraskans have health coverage at work
- ✓ In 2002, 76.8 percent of Nebraskans under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 65.5 percent of Nebraskans had coverage through their employer.

Fewer Nebraska small businesses offer health coverage
- ✓ In 2000, 35.1 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 27.2 percent of small businesses offered health benefits.

Nebraska Economy Suffers

Health care spending climbs
- ✓ In 2004, Nebraska spent $9.8 billion on health care.
- ✓ This spending level represents $5,599 per capita, and is 14.5 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health
- ✓ This year, the Nebraska economy will lose $500 million - $1 billion due to the shorter lives and poorer health of the uninsured.